

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Bruce Allen Latshaw | Social Security number or ITIN | xxx-xx-2722 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Jennifer Sue Latshaw | Social Security number or ITIN | xxx-xx-2267 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-24502-MBK | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce Allen Latshaw

Jennifer Sue Latshaw

10/6/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce Allen Latshaw
Jennifer Sue Latshaw
Debtors

Case No. 18-24502-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 06, 2021

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ++++ | Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Bruce Allen Latshaw, Jennifer Sue Latshaw, 360 Butterfly Rd, #10, Jackson, NJ 08527-5137 |
| cr | + AMERIHOM MORTGAGE COMPANY, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, : Mt. Laurel, NJ 08054-3437 |
| br | + Berkshire Hathaway & Roach, 829 West Park Avenue, Ocean, NJ 07712-7205 |
| r | + ERA American Towne Realty, Inc., 1848 Hooper Ave, Toms River, NJ 08753-8118 |
| r | + Nelson Realtors, 2300 Highway 33, Neptune, NJ 07753-4362 |
| app | + Sea Girt Appraisal Services, PO Box 93, Sea Girt, NJ 08750-0093 |
| 517781379 | + AMERIHOM MORTGAGE COMPANY, LLC, Cenlar FSB, 425 Phillips blvd, Ewing, NJ 08618-1430 |
| 517654605 | + AmeriHome Mortgage, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525 |
| 517716220 | + Atlantic Medicine & Wellness, c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road, Parsippany NJ 07054-5020 |
| 517654616 | + FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184 |
| 517654617 | + FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610 |
| 517654619 | + Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115 |
| 517693429 | + Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013 |
| 518007228 | ++++ MIDFIRST BANK, GROSS POLOWY, LLC., 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court., MidFirst Bank, Gross Polowy, LLC., 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311 |
| 517654622 | ++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court., Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054 |
| 517654625 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245 |
| 517654624 | + Santander Bank Na, Po Box 12646, Reading, PA 19612-2646 |
| 517654623 | + Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646 |
| 517957931 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 06 2021 20:21:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Oct 06 2021 20:21:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517654606 | + Email/Text: bankruptcy@savit.com | Oct 06 2021 20:21:00 | Atlantic Medicine & Wellness, c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250 |
| 517716220 | + Email/Text: signed.order@pfwattorneys.com | Oct 06 2021 20:21:00 | Atlantic Medicine & Wellness, c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road, Parsippany NJ |

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| | | | 07054-5020 |
| 517654608 | EDI: CAPITALONE.COM | Oct 07 2021 00:23:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 517654613 | Email/Text: Bankruptcy.RI@Citizensbank.com | Oct 06 2021 20:21:00 | Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886 |
| 517903458 | Email/Text: Bankruptcy.RI@Citizensbank.com | Oct 06 2021 20:21:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919 |
| 517654607 | + EDI: CAPITALONE.COM | Oct 07 2021 00:23:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517699335 | EDI: CAPITALONE.COM | Oct 07 2021 00:23:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 517781902 | + EDI: CITICORP.COM | Oct 07 2021 00:23:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493 |
| 517654612 | + EDI: CITICORP.COM | Oct 07 2021 00:23:00 | Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282 |
| 517654611 | + EDI: CITICORP.COM | Oct 07 2021 00:23:00 | Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 517654615 | EDI: DISCOVER.COM | Oct 07 2021 00:23:00 | Discover Financial, Po Box 15316, Wilmington, DE 19850 |
| 517667523 | EDI: DISCOVER.COM | Oct 07 2021 00:23:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 517654614 | + EDI: DISCOVER.COM | Oct 07 2021 00:23:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 517751537 | + Email/Text: bankruptcy@fult.com | Oct 06 2021 20:21:00 | FULTON BANK OF NEW JERSEY, ONE PENN SQUARE, LANCASTER, PA 17602-2853 |
| 517654618 | + Email/Text: collectionbankruptcies.bancorp@53.com | Oct 06 2021 20:21:00 | Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803 |
| 517654620 | + Email/Text: bankruptcy@fult.com | Oct 06 2021 20:21:00 | Fulton Bank Of New J, 100 Park Ave, Woodbury, NJ 08096-3513 |
| 517654621 | EDI: IRS.COM | Oct 07 2021 00:23:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517654609 | EDI: JPMORGANCHASE | Oct 07 2021 00:23:00 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517654610 | EDI: JPMORGANCHASE | Oct 07 2021 00:23:00 | Chase Card Services, Po Box 15298, Wilmington, DE 19850 |
| 517912779 | + EDI: AISMIDFIRST | Oct 07 2021 00:23:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051 |
| 517912778 | + EDI: AISMIDFIRST | Oct 07 2021 00:23:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 517654622 | Email/Text: signed.order@pfwattorneys.com | Oct 06 2021 20:21:00 | Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054 |
| 517656504 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517654626 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 517654627 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007 |

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| 517654628 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 517654629 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 517654631 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005 |
| 517654630 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 517654632 | + EDI: RMSC.COM | Oct 07 2021 00:23:00 | Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 517757426 | + EDI: AIS.COM | Oct 07 2021 00:23:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 517912000 | + Email/Text: bankruptcydept@wyn.com | Oct 06 2021 20:21:00 | Wyndham Resort at Fairfield Glade, 109 Fairfield Blvd, Crossville, TN 38558-6414 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517654604 | ##+ | AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor, Woodland Hills, CA 91367-7091 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | on behalf of Appraiser Sea Girt Appraisal Services docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Craig Scott Keiser | on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC craig.keiser@law.njoag.gov |
| Denise E. Carlon | on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgrou@kmlawgroup.com |
| Jill Manzo | |

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on behalf of Creditor FULTON BANK OF NEW JERSEY bankruptcy@fskslaw.com

Kevin Gordon McDonald

on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Lynn Therese Nolan

on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com

Robert Cameron Legg

on behalf of Debtor Bruce Allen Latshaw clegg@oliverandlegg.com

Robert Cameron Legg

on behalf of Joint Debtor Jennifer Sue Latshaw clegg@oliverandlegg.com

Ronald S. Gellert

on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Joint Debtor Jennifer Sue Latshaw courtdocs@oliverandlegg.com R59915@notify.bestcase.com

William H. Oliver, Jr.

on behalf of Debtor Bruce Allen Latshaw courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 14